

V. Housing and Community Development (HCD) Needs

Housing needs include a housing supply in a range of prices that match community income levels, preferences and special characteristics as well as housing support services and fair housing issues. Community Development needs include those items, in addition to housing supply, that support a healthy community and satisfactory quality of life. These include public utilities, streets, sidewalks, drainage and flood control, the status of a business climate, public health and safety, employment, and revitalization.

The City provides equal levels of most utility and related services to all neighborhoods. Unfortunately, all neighborhoods do not have the same quality of infrastructure. This is particularly true in older central city neighborhoods where housing is more affordable and low-income residents are concentrated. These neighborhoods are generally more affordable because of deterioration. Often, housing has not been well-maintained and older stock does not attract those families with the economic means necessary to maintain or upgrade homes.

Many neighborhoods generally suffer in appearance and do not have the amenities of newer neighborhoods. The sidewalks are often old and cracked, curbs and gutters may be absent, a planned street scape, if it exists, may not have been properly maintained. Generally, streets and sidewalks do not meet the Americans With Disabilities Act's (ADA) accessibility requirements. Related deterioration of employment and economic activity can raise unemployment rates, and limit shopping and retail resources.

The City has determined that there is a significant need to improve the infrastructure and economic climate within these neighborhoods. Inherent in this plan is the equalization of conditions in all areas. Enhanced code enforcement is a component of the concentrated resources' program for older, inner-city neighborhoods. A major purpose of enhanced code enforcement is to stabilize and improve these neighborhoods and to preserve the existing housing stock. The priority of activities is based upon input received from the residents and staff.

The following information has been taken from the U.S. Census, the previous Consolidated Plan, the City Housing Element, the City Analysis of Impediments to Fair Housing (adopted 12/14/99) and various documents provided by service providers. Some of these needs represent subjective input received during Consolidated Plan consultations, working sessions and citizen participation activities. Actions to address some of these needs may not be the responsibility of the City. The City has made progress in addressing many needs. There is much more to be done. The following sections disclose quantifiable and non quantifiable housing and community development needs:

A. Affordable Housing Needs.

Income, housing supply and the type and quality of support services affect the ability of individuals and families to secure and maintain safe and decent housing. The following affordable housing needs have been identified.

- Persons with severe and chronic mental disabilities need continuing care and transitional housing. It is thought that at least 600 additional one bedroom units of supportive housing are needed for this group. (1995 Consolidated Plan, December 1999 AI)
- There is a need for more units of supportive housing for persons with developmental (35) and physical (210) disabilities and the elderly (840). (1995 Consolidated Plan)
- Low-income households, including those with persons with disabilities, in private owned units with structural or accessibility problems frequently cannot afford to maintain or upgrade housing (December AI).
- Some low income households, particularly some dependent on Social Security, are unable to qualify for voucher assistance, and unable to pay market rents. There is a need to bridge this gap.
- Individuals with AIDS need care and support facilities. At least, 80 units of supportive housing are needed for this group. (1995 Consolidated Plan)
- Too many low-income households, including those headed by minorities, those with persons with disabilities, homeless and large-families, are unable to afford safe, adequate and decent housing. These households need first time home buyers, self help, and other programs, for purchasing a home, maintenance, rehabilitation, or construction of accessibility and visitability features, particularly those in a 51 to 80% low-income group with a housing cost burden greater than 30% of their income. (December AI)
- Most housing in the City is inaccessible to persons with disabilities, and most new housing is not constructed with accessibility features. There is a need to eliminate steps, widen doorways, and remodel bathrooms in as many structures as feasible to provide accessibility for residents and visitability. (December AI) There is a need for housing that accommodates persons with no or extremely impaired vision.
- Many low-income minority households consist of five or more persons, particularly

Hispanic and Asian American groups with incomes less than 50% of the MFI. There is a need for units with more bedrooms. (December AI, 1995 Consolidated Plan)

- There is a need to take advantage of existing affordable housing opportunities by keeping individuals, and intact families, in affordable housing rather than in more costly institutions or convalescent homes, or in the case of fragmented families in multiple dwellings. To this end, more in-home medical, adult day care, mental health, marriage, family, drug and financial counseling services need to be provided. More adult (elderly, persons with other disabilities) and child care day care facilities are needed.
- There is a need to continue to expand housing alternatives (shared, on-site support, multi generational, cooperative, in-home supportive) for the elderly and persons with disabilities.
- The elderly, because of poverty and disabilities, often experience difficulties finding housing or maintaining existing homes. (December AI, 1995 Plan)
- Widows and widowers who refinance homes or exhaust savings to pay a spouse's medical bills are not able to pay mortgages or rents when the second income is lost. There is a need to fill this gap.
- There is a need for more supportive housing for youth.
- There is a need to continue to provide increased housing opportunities and assistance for those who could be displaced because of redevelopment, rehabilitation, or code enforcement activities. (December AI, 1995 Plan)

B. Homeless Needs.

The term "homeless" refers to a status in which a person does not possess a stable residence. In this Plan, this status is further subdivided into the "already homeless" and "those threatened with homelessness." The City concurs with the state legislature findings that the problem of homelessness is significant. The adopted 1995 Housing Element Housing and Population Characteristics section, page II-51 states "that the homeless population has placed a tremendous burden on the delivery system to adults and families."

The problems of the homeless population described in 1995 are similar to those found in 2000. For example, in 2000, more than 12,090 families are on the waiting list for Section

8 subsidized housing and 10% of those families are classified as emergency situations. Emergency housing shelters, with a total of 1,150 beds, can provide temporary shelter for only 45% of those that needing emergency housing. It is estimated that 410 persons in families with children cannot find temporary shelter. Some persons with access to Section 8 vouchers have lifestyles which can prevent them from getting into, or remaining in, available units. A major cause of homelessness, for example, is drug abuse.

It is estimated that there are 13,400 individuals and families with children in Fresno and Madera counties who need emergency shelter, transitional and permanent supportive housing. This includes an estimated 1,400 youths, some of whom may be unsheltered. A 1996 Conference of Mayors study indicated that as many as 46% of the nation's homeless population are substance abusers. The same study reported that 17 to 23% of the homeless need psychiatric inpatient care. Per a California State Department of Mental Health study, the rate of mental illness for the homeless is 3-4 times higher than the 6.2% rate for the state.

Persons threatened with homelessness are those with current shelter but at risk of losing their residence. Persons at-risk include those leaving institutions (mental hospitals, jail, etc.), victims of domestic violence, people doubled-up in unstable conditions, households with incomes of less than 30% of MFI and high housing expenses, farm workers and low-income single person households. The greatest needs for assistance include short-term financial aid programs to assist persons at risk with finding shelter, maintaining a home, and educating tenants on their rights and responsibilities so that they are not legally or illegally evicted or discriminated against. The City currently provides grants to organizations which seek to find shelter for homeless residents, and help those threatened with homelessness to keep their housing.

An additional issue is the dislocation of persons by code enforcement or redevelopment programs. Although code enforcement is necessary to protect health and safety, substandard units make up a component of the affordable housing supply. The City has adopted an ordinance requiring landlords to fund relocation costs for displaced households when code enforcement actions are taken by the City.

Currently, accessible emergency beds are available through the Housing Authority's Plaza Emergency facility. Some nonprofit organizations, such as the Central Valley AIDS team and Center for Independent Living, will find housing for the physically challenged when contacted. However, it is difficult and time consuming. The Van Ness House and Miller Project are two locations that have accessible units. If units are not available, individuals will be placed in accessible motel rooms.

The City needs to continue to allocate funds to organizations who provide shelter and

other services to the homeless including those persons diagnosed with AIDS or experiencing HIV complications. The decision and amounts of funding for ESG grants need to be made through a collaborative effort between the City and the Fresno/Madera Continuum of Care Collaborative. See Table 7 for more data on homeless needs.

The following list includes some of local homeless service providers who can be depended upon to support the Plan.

- **Maroa Home (Potter's Wheel)** - This program provides funds for shelter and other assistance for the homeless including those with HIV/AIDS.
- **Arbor House** (now operated by Turning Point)- This program provides shelter and other assistance for the homeless including AIDS and HIV patients.
- **Central Valley AIDS Team (CVAT)** - CVAT provide preventative education to as many as 11,000 residents and direct assistance to at least 5,000 residents each year. Staff believes the most pressing housing needs are for more emergency shelters (90 days or less); traditional shelters (2+ years); and long-term supportive housing (5+ years). If service users need accessible units, they might be placed at the Miller Project, Van Ness House or motels that have first floor accessible units.
- **Poverello House** - This program is designed for poor and needy homeless men and women including those with AIDS/HIV. It provides free medical care, as well as social and residential services to the homeless and destitute. This program serves as many as 25,000 clients per year.
- **Turning Point of Central California, Inc.** - This program provides comprehensive transitional housing coupled with long term comprehensive social, economic and rehabilitative services. The goal is to aid dually diagnosed homeless clients including those affected by AIDS or HIV through rehabilitation and until they can live independently.
- **Marjaree Mason Center (MMC) Transitional Emergency Program** - This program provides food and shelter, intensive counseling, education, mental health assistance, addiction recovery, and other basic needs. The MMC provides a safe environment to women and children who are victims of domestic violence. This program includes 24 hour crisis intervention, community education, legal assistance, and counseling services.
- **Fresno County Economic Opportunities Commission (EOC) Sanctuary** - This

program provides shelter and assistance for the homeless with emphasis on youth.

- **Spirit of Woman of California, Inc.** - This program provides residential treatment and shelter.
- **The Housing Authorities of the City and County of Fresno - Plaza Emergency Housing Center** - The Plaza Emergency Housing Center, owned by the Housing Authority, provides housing to adults with children who are without housing or money. Clients can refer themselves, or be referred by other agencies in the community. The Housing Authority contracts with the County of Fresno Human Services System to determine the eligibility of families for emergency housing and provide supportive services.
- **Other** service providers who were contacted during the Plan consultation process include, but are not limited to, WestCare, Veteran's Crisis Center, Central Valley Association for Community Services, the Evangel Home, The Way Ministries, World Impact, Victory Life Fellowship L.I.F.E Recovery Home, Fresno Rescue Mission, Catholic Charities, Light Line United Mission, Community Food Bank, Fresno County OAS, Frances X. Singleton, VA Medical Center, Central San Joaquin HIV Consortium, LOVE, Inc., Fresno County Emergency, Housing Assistance Corporation, Hmong Youth Foundation, Howard House, Foundation of Fresno, The Ark , Fresno/Calwa Community Outreach, Institute for Veteran Transition, Habitat for Humanity, Consumer Credit Counseling Services Housing Center, The McFarley, Christ in You, the Hope & Glory Ministry, Genesis, Inc., the Salvation Army, Holy Cross Shelter for Women, Fresno County Human Services Agency, and Fresno Unified School District.

Homeless needs and statistics are summarized as follows:

- According to the Centers for Disease Control (CDC) and Fresno County, the number of persons diagnosed with HIV in Fresno County is between 1,700 and 2,300. According to the Central Valley AIDS Team, the number of persons diagnosed with AIDS in Fresno County from February 1983 to September 1999 is 1,187. Seventy persons with AIDS are estimated to be homeless.
- The approximate ethnic makeup of HIV/AIDS persons is 50% White, 28% Hispanic, 20% African American, 1% Asian, and 1% Native American. The CDC estimates that 50% of those infected with HIV will develop AIDS in 10 years. Based on estimates of those infected by HIV, between 3,250 and 6,000 persons could have AIDS in Fresno County in the next decade. The exact number of

homeless persons and families infected or affected by HIV or AIDS is unknown.

- The National Commission on AIDS has reported that nationwide one-third to one-half of all people with AIDS are homeless or in imminent danger of becoming homeless. Approximately 30% of AIDS patients were reported to be living in expensive acute care facilities because there were few residential care opportunities. There are service providers in the Fresno area (see Appendix B for more specific information), several of which receive grants from the City, who are providing shelter, care and counseling to AIDS patients who are homeless or threatened with homelessness.
- At least 3,200 homeless persons reside in the City. (1990 Census) In 1999, the Fresno Unified School District reported that 1,200 schoolchildren are homeless. Most of these are the children of resident or migrant farm workers. Others are from families suffering from spousal abuse or are runaways. In 2000, the COC estimated that 13,400 persons within Fresno and Madera Counties are homeless.
- The facility and service needs of the homeless population are many and varied. Most persons and families are homeless because of poverty, poor credit, expected or unexpected decreases in income or earning power, mental disabilities, alcohol and drug abuse, criminal records, and domestic violence. Some children have run away from home. There is a need for emergency shelter, accessible shelters, transitional housing, life skills' mentors, child care during rehabilitation programs, insurance coverage, places to use as addresses or receive mail, and programs to stimulate and foster family and other support networks.
- There is a need to address shelter restrictions which separate families, pets, and care givers thus undermining support networks, family structures, and removing emotional support and comfort.
- There is a need for credit counseling, and a network to assist homeless persons and families with obtaining personal paperwork, such as birth certificates, military information, and social security information.
- Transitional housing and persons transitioning from homelessness need to be integrated into residential neighborhoods where job and affordable housing opportunities exist.
- There is a need to improve the communication and service delivery capability of agencies and organizations that provide programs to assist the homeless, or those threatened with homelessness. (December AI, 1995 Consolidated Plan)

Table 7 - Homeless Needs Data

Fresno/Madera Continuum of Care: Gaps Analysis Exhibit 1. Section 4.a May 8, 2000		Estimated Need	Inventory	Unmet Need	Priority
Individuals					
Beds/Units	Emergency Shelter	1250	710	540	L
	Transitional Housing	1400	625	775	M
	Permanent Supportive Housing	4500	640	3860	L
	Total	7150	1975	5175	
Supportive Service Slots	Job Training	2400	540	1860	L
	Case Management	5600	2800	2800	H
	Substance Abuse Treatment	3300	980	2320	M
	Mental Health Care	3100	1580	1520	L
	Housing Placement	1150	260	890	H
	Life Skills Training	3400	2460	940	H
	Other (Education)	1280	550	730	M
	Other (Transportation)	2600	1460	1140	H
Sub-populations	Chronic Substance Abusers	1900	1230	670	L
	Seriously Mentally Ill	2300	1560	740	M
	Dually-Diagnosed	1200	560	640	H
	Veterans	1500	795	705	M
	Persons with HIV/AIDS	450	125	325	M
	Victims of Domestic Violence	100	20	80	H
	Youth	1200	750	450	H
	Elderly	700	500	200	M
	Ex-Offenders	400	310	90	L
Persons in Families with Children					
Beds/Units	Emergency Shelter	850	440	410	L
	Transitional Housing	1800	1100	700	M
	Permanent Supportive Housing	3600	2100	1500	H
	Total	6250	3640	2610	
Supportive Services Slots	Job Training	900	350	550	L
	Case Management	1800	880	920	H
	Substance Abuse Treatment	500	190	310	L
	Mental Health Care	400	240	160	L
	Housing Placement	1700	570	1130	H
	Life Skills Training	2600	1780	820	M
	Other (Education)	1200	670	530	H
	Other(Transportation)	2100	1050	1050	H
Sub-populations	Chronic Substance Abusers	810	420	390	M
	Seriously Mentally Ill	590	250	340	M
	Dually-Diagnosed	310	100	210	H
	Veterans	230	180	50	L
	Persons with HIV/AIDS	70	20	50	L
	Victims of Domestic Violence	700	310	390	H
	Youth	300	240	60	M
	Elderly	20	10	10	L
	Ex-Offenders	300	240	60	M

C. Public and Assisted Housing Needs.

Housing Authority. The City does not provide public housing. This service is provided by the Housing Authorities of the City and County of Fresno (Housing Authority). The Housing Authority develops and publishes its own Consolidated Plan which is referred to as the Annual/ Five Year Plan. The Housing Authority's Plan may be obtained by contacting the Housing Authority at 1-559-443-8400. The City has certified that the Housing Authority's Plan is consistent with the City's Plan (See Appendix D). The following discussion includes background data provided by the Housing Authority in 1999 and 2000, in addition to needs statements.

Statistics.

- The Housing Authority owns 19 multifamily housing complexes with 1,116 units. One hundred sixty nine (169) have one bedroom, 511 have two bedrooms, 308 have three bedrooms, 109 have four bedrooms, and 19 have five bedrooms. The Authority also owns 108 single family homes scattered throughout the City. See Table 8a for a listing of units by Zip Code.
- Within the City, the Fresno Housing Authority provides Section 8 rent subsidies to 7,596 families. According to statutory changes included in the Work Responsibility Act of 1998, housing authorities must issue 75% of new vouchers to families with incomes below 30% of the median family income.
- One out of every four persons living in Fresno County is receiving public assistance. (By definition, unemployed persons do not include persons receiving public assistance.) As of June 1999, 69,680 adults received public assistance in Fresno County. When children are included, the number increases to 199,251 which is 25% of Fresno County's 801,566 population.
- A minimum wage earner working full time at \$5.15 per hour may earn \$10,506 each year. The average CalWORKS/Welfare to Work grant recipient earns \$7,584. The large number of unemployed persons in Fresno County has depressed the median family income to the extent that full-time employment at minimum wage (\$10,506) disqualifies a family of three from receiving a voucher because they are over (30% MFI) income. Add any public assistance to the family's annual income and even part-time employment disqualifies them from participating. CalWORKS participants working part time at minimum wage do not qualify for this assistance.
- The Housing Authority recently received a waiver of the 75% at 30% MFI

statutory requirement for the 1,400 recently received Welfare-to-Work vouchers. Because Fresno County's median family income is extremely low, the Housing Authority will be requesting in 2000 that the income criteria for administering the rest of the Section 8 program be changed to 100% at 50% MFI.

- The Housing Authority administers Certificate, Voucher, Over Fair Market Tenancy, Beyond Housing, and Family Unification programs.
- The Housing Authority's Emergency Housing Program includes operation of the Plaza Apartments. This accessible 24-unit apartment complex is used to provide housing and supportive services to adults and children who are without money.
- The Housing Authority owns, manages and maintains a 40-unit farm labor housing complex on the western edge of the City.
- The Housing Authority manages 50 multifamily units financed by California Housing Finance Agency and subsidized by the Section 8 New Construction program.
- Maps 11a and 11b show the location of the majority of the assisted units provided pursuant to Section 8, Title II of the National Affordable Housing Act and the distribution of Housing Authority units.
- The Housing Authority provides home ownership opportunities with four programs that assist low income first time home buyers. One hundred seventy (170) single family homes will eventually be sold to public housing residents through the Home Ownership Opportunities Program. Title has already been transferred to 62 families and another 85 are actively participating in the program. Housing Opportunities for People Everywhere (HOPE 3) has provided site acquisition, relocation and rehabilitation of freeway houses, and training to teach renters the skills necessary to own a home. Through this program, 27 of 32 purchased homes have been sold to low income families.
- The Housing Authority administers a Mortgage Credit Certificate (MCC) program which provides first time home buyers with a federal tax credit equal to 15% of the annual interest paid on the first mortgage loan. The Housing Authority has developed a Homeownership Training Program (HTP) to teach renters throughout the community the skills necessary to own a home. Five hundred seventeen (517) families have completed the HTP.
- The Housing Authority is preparing a HOPE VI application to HUD for the

benefit of Yosemite Village, a southwest Fresno multifamily complex that is severely distressed and in urgent need of repair. Built in 1952, portions of Yosemite Village are functionally obsolete. The Housing Authority is proposing to demolish a number of the 113 existing units and modernize those that can be reconfigured to meet current housing demand, for example, large units for large families. Because of its age, lack of market amenities and less than desirable location, the Housing Authority is having difficulty keeping the complex fully occupied despite the great demand for assisted housing in the community. The Housing Authority is seeking funds from a variety of sources in order to effect a complete redesign of the complex. The proposed site plan includes 81 units, a day care center and an adult education center.

- The Housing Authority, working through a nonprofit affiliate, the Housing Assistance Corporation, has been instrumental in adding 872 units to the City's affordable housing stock. These units were acquired and rehabilitated using the Section 42, Low Income Housing Tax Credit Program. In addition, on July 20, 1999, the City approved an application from the Housing Assistance Corporation using CHDO funds in acquiring a deteriorated 60 unit apartment complex, razing it and reconstructing 48-three bedroom units on the site.

Needs.

- The Housing Authority has a waiting list of more than 12,090 families who need Section 8 voucher assistance. The Housing Authority expects to receive 7,596 vouchers by July 1, 2000.
- There is a need for more housing assistance vouchers and affordable public housing projects. (December 1999 AI)
- Because high unemployment rates cause Fresno County's median family income to be extremely low, there is a need for the income criteria for administering the Section 8 program to be changed to 100% at 50% MFI so that families in need may qualify for vouchers.
- There is a need to obtain more funding for Housing Authority programs including education, family unification, youth mentoring, job skills and counseling.
- There is a need to continue to coordinate programs with other agencies. (December 1999 AI)

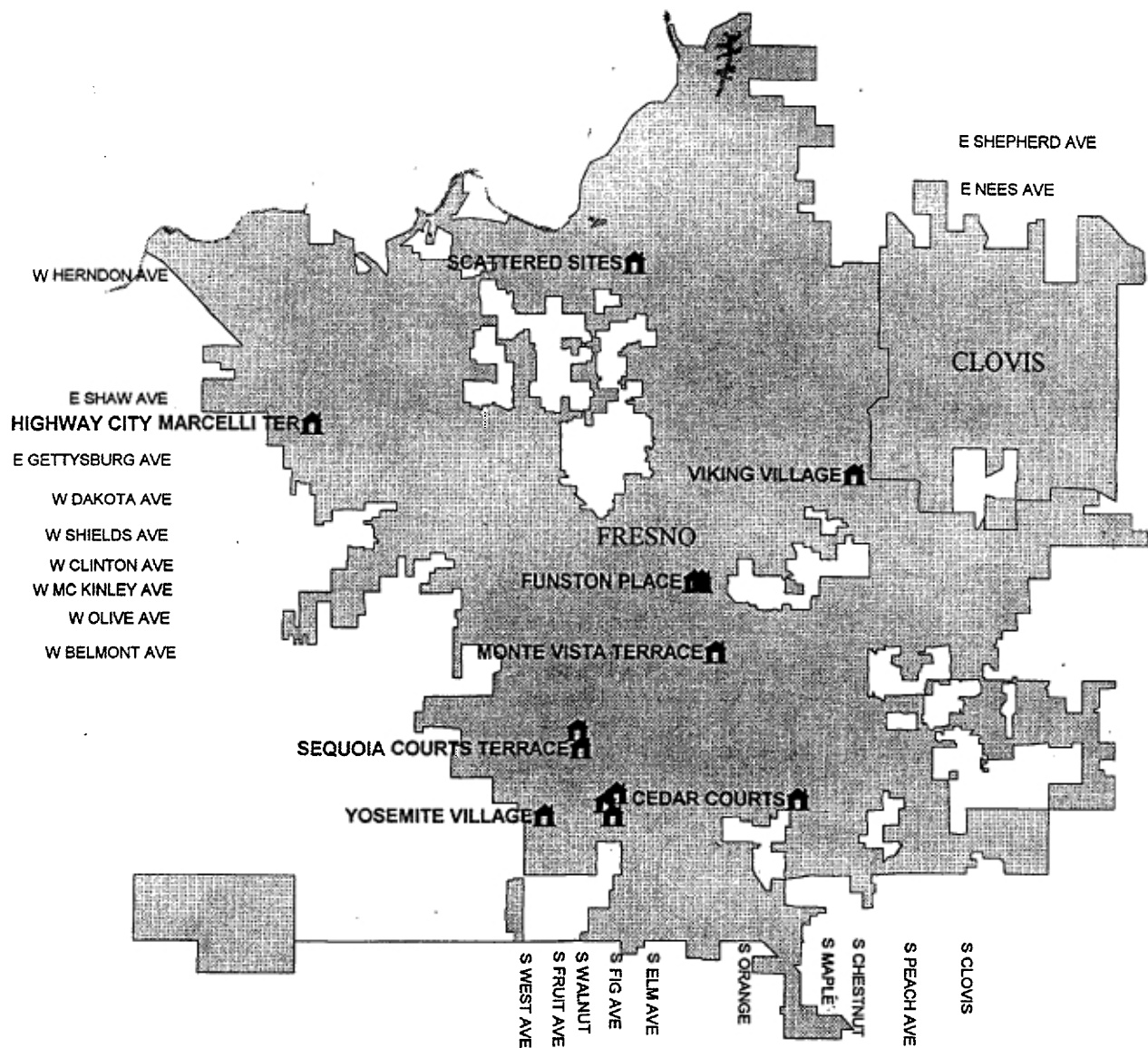
- There is an urgent need to revitalize severely distressed housing units.

Other Assisted Housing.

According to the 1995 Consolidated Plan, there are currently 13,040 housing units within the City which have been assisted through various governmental programs other than those operated by the Fresno Housing Authority and Section 8 subsidized housing. HUD does not currently believe that there is substantial cause for concern regarding the loss of federal subsidized housing in Fresno (caused by loan prepayments) because of the existing economic climate. Nevertheless, the City will need to continue to monitor conditions that could lead to the loss of subsidized housing units.

- There is a need to monitor the potential conversion of subsidized affordable housing units to market rate housing and work to replace any affordable units that are lost. (1995 Consolidated Plan)

Map 11a - Distribution of Housing Authority Units



 Denotes Public Housing Locations

Map 11b - Distribution of Section 8 Assisted Units by Zip Code

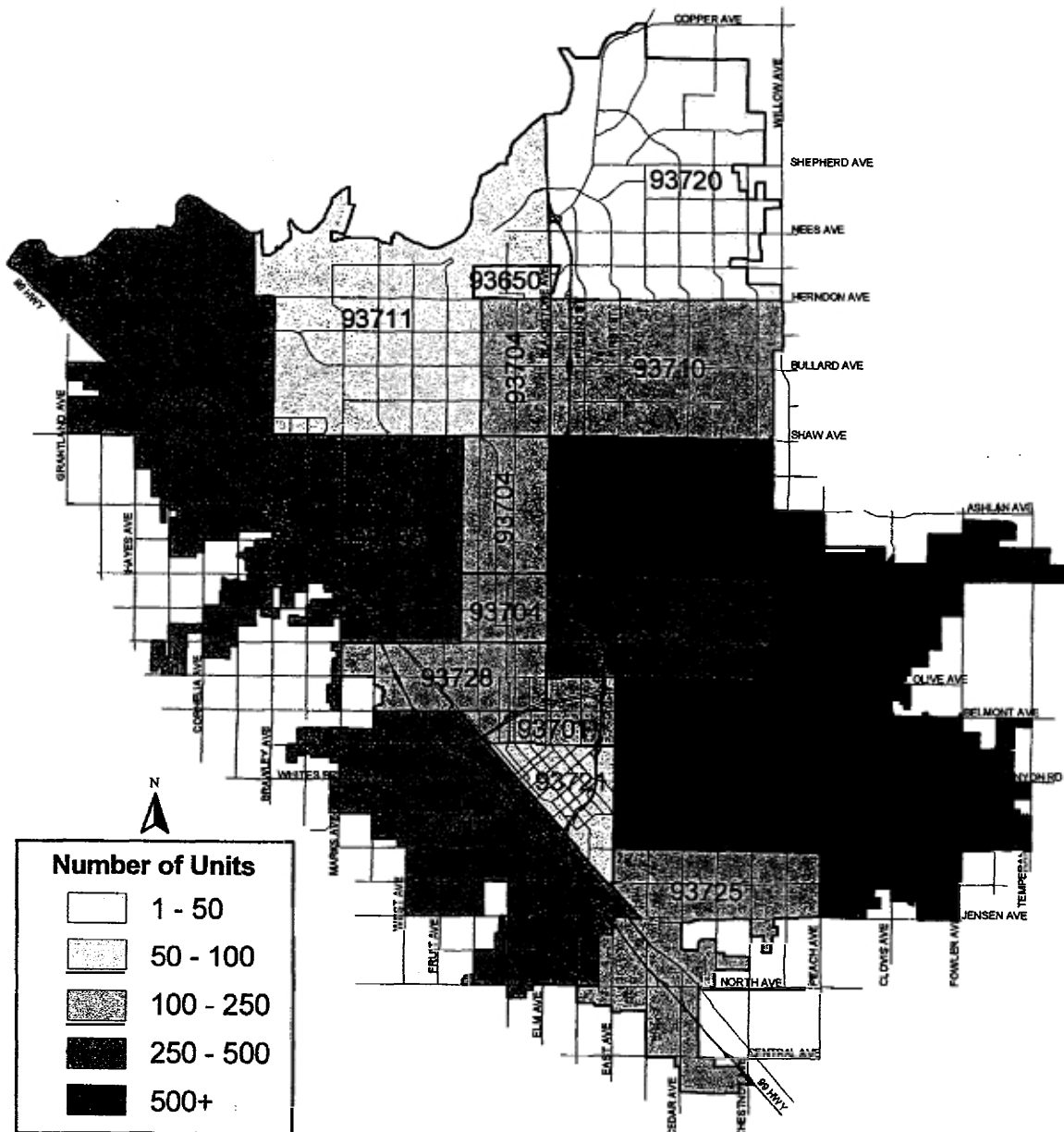


Table 8a - Housing Owned by the Housing Authority by Zip Code, March, 2000

Zip Code	Type of Complex	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR+	Total Units
93701	public housing	0	9	24	9	2	0	44
93702	public housing <i>emergency housing</i>	0 0	33 0	36 30	36 0	33 0	11 0	149 30
93703	public housing public housing	0 0	12 24	12 90	24 36	2 0	0 0	50 150
93705	<i>CHFA/Section 8 New Construction</i>	0	0	45	5	0	0	50
93706	public housing public housing public housing public housing public housing public housing public housing public housing <i>farm labor housing</i>	0 0 0 0 0 0 0 0 0	16 12 14 12 7 20 0 0 0	30 32 44 38 40 58 0 0 16	8 18 14 16 18 28 20 30 16	6 8 2 10 6 6 8 10 6	0 0 0 2 1 1 0 0 2	60 70 74 78 72 113 28 40 40
93726	public housing	0	0	20	20	0	0	40
93727	public housing	0	0	44	0	0	0	44
93722 (Highway City)	public housing	0	2	10	10	2	0	24
93650 (Pinedale)	public housing public housing	0 0	8 0	8 25	16 5	14 0	4 0	50 30
scattered site single family homes	public housing home ownership program	0	0	0	101	7	0	108
TOTAL		0	169	602	430	122	21	1344

Table 8b - Section 8 Assisted Housing Units, March 2000

Zip code	0 bdrm	1 bdrm	2 bdrm	3 bdrm	4 bdrm	5 bdrm	6 bdrm	Total units
93701	1	14	66	71	32	9	2	195
93702	3	57	247	296	66	54	13	736
93703	0	55	179	134	29	13	4	414
93704	1	24	88	76	13	7	1	210
93705	0	41	190	200	26	5	2	464
93706	0	15	149	230	65	17	2	478
93707	0	1	0	0	0	0	0	1
93710	0	20	75	44	18	5	1	163
93711	4	11	15	32	6	1	1	70
93720	0	3	7	17	3	0	0	30
93721	0	34	10	7	0	0	0	51
93722	0	18	135	294	25	1	1	474
93725	0	6	45	132	31	3	0	217
93726	0	99	194	165	72	9	0	539
93727	4	159	398	186	56	26	7	836
93728	6	11	68	112	12	14	3	226
93650	0	2	18	23	7	9	8	67
Total	19	570	1884	2019	461	173	45	5171

Table 8c - Federal Funded Assisted Housing

Name	Address	# Units	Census Tract	Code Section/ Target Group	Maturity Date
Bigby Villa	1329 Florence	180	9.0	236(j)(1)/ Lower Income Families	11/01/2012
Californian	851 Van Ness	218	1.0	221 (d)(3)/ Moderate Income & Displaced Families	06/01/2014
Cedar Gardens	4327 Cedar	146	53.01	221(d)(3) urban renewal coop	05/01/2011
Dakota Meadows	2234 W. Dakota	40	47.2	221 (d)(4)/ Moderate Income & Displaced Families	09/01/2023
Dakota Woods II	2021 W. Dakota	200	47.2	221 (d)(4)/ Moderate Income & Displaced Families	04/01/2022
Delno Terrace	1480 N. Delno	61	21	208/811 Direct Loans for Housing for the Elderly/ Low Income	09/01/2026
El Cazador	4851 N. Cedar	100	53.02	223(c)/221(d)(3) urban renewal	04/01/2010
Fountain West	2530 W. Fountain Way	72	47.02	236(j)(1)/ Lower Income Families	10/01/2012
Fresno Village	1917 S. Chestnut	557	14.05	236(j)(1)/ 202 Elderly Hsg.	01/01/2012
Halcyon	3975 E. Dakota	50	52.01	236(j)(1)/ Lower Income Families	10/01/2012
Hope Manor	1665 M Street	205	6.0	232 Nursing Home	11/01/2017
Huntington Park I	2881 Huntington Blvd.	124	5	221 (d)(4)/ Moderate Income & Displaced Families	04/01/2018
Huntington Park II	2909 Huntington Blvd.	93	5	221 (d)(4)/ Moderate Income & Displaced Families	10/01/2020
Kearney-Cooley Plaza	720 W. Hawes Ave.	150	7	236(j)(1)/ Lower Income Families	06/01/2013
Kings Canyon	5271 Kings Canyon Rd.	74	14.06	236(j)(1)/ Lower Income Families	09/01/2014
Lakeview I	1050 W. Griffith Way, Suite 1	100	48	236(j)(1)/ Lower Income Families	12/01/2014
Lakeview II	1070 W. Griffith Way	100	48	221 (d)(4)/ Moderate Income & Displaced Families	06/01/2019
Lula Haynes Plaza	855 E. Lorena St.	46	9	202/8 Direct Loan/ Elderly/ Handicapped	10/01/2023

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Name	Address	# Units	Census Tract	Code Section/ Target Group	Maturity Date
Martin Luther King Square.	816 E. Florence Ave.	92	9	236(j)(1)/ Lower Income Families	09/01/2014
Masten Towers	1240 Broadway	206	1	236(j)(1)/ Lower Income Families	01/01/2015
Millbrook Park	7077 Millbrook Ave.	75	44.02	221 (d)(4)/ Moderate Income & Displaced Families	05/01/2020
North Valley Gardens	5270 San Pablo Ave.	n/a	n/a	236(j)(1)/ Lower Income Families	08/01/2015
Pacific Gardens	5161 E. Kings Canyon Rd.	56	29.01	236(j)(1)/ Lower Income Families	04/01/2011
Papillon	5464 N Figarden	n/a	n/a	542 (c) risk sharing	08/01/2025
Parkside Villas	310 W. Dakota	n/a	n/a	221 (d)(4)/ Moderate Income & Displaced Families	06/01/2022
Pleasant View	3513 N. Pleasant	60	47.02	221 (d) 3/8 Lower Income	01/01/2010
Pleasant Village	3665 N. Pleasant	100	47.02	236(j)(1)/ Lower Income Families	08/01/2015
Riverview	8088 N. Poplar Ave.	n/a	n/a	223(a)(7)/221(d) (4) market/ moderate income	08/01/2025
San Jose Plaza	3515 W. San Jose	176	42.03	221 (d)(4)/ Moderate Income & Displaced Families	08/01/2026
Silvercrest Fresno	1824 Fulton St.	158	6	202/8 Direct Loan/ Elderly/ Handicapped	12/01/2019
Somerford Place	6075 N. Marks	n/a	n/a	232 Assisted Living	11/01/2036
Sunnyside Glen	5700 Balch Ave.	74	14.03	202/8 Direct Loan/ Elderly/ Handicapped	07/01/2020
Twilight Haven	1717 S. Winery Ave.	32	14.05	202/8 Direct Loan/ Elderly/ Handicapped	01/01/2001
Westgate Gardens	846 E. Belgravia Ave.	100	9	221 (d)(4)/ Moderate Income & Displaced Families	02/01/2010
Winery	1275 Winery Ave.	248	14.05	221 (d)(4)/ Moderate Income & Displaced Families	02/01/2018
Woodlands	3555 W. Bullard Ave.	246/49 assist.	42.02	207/223 (f) Assisted/Other	05/01/2032

n/a - Not available.

D. Obstacles and Barriers to Affordable Housing.

It is not enough to identify affordable housing needs. There is a need to identify social, economic and other obstacles that may keep the City and the community from meeting those needs. Once identified, the City needs to continue to develop strategies to overcome challenges and meet housing and community development needs. The following list summarizes the results of research and consultation among individuals, organizations and agencies.

- There are not enough interested or qualified private and nonprofit affordable housing builders. More need to be recruited and provided with financing and technical assistance. (December 1999 AI, 1995 Consolidated Plan)
- Lots in affordable neighborhoods are often unattractive for infill housing due to blight, inadequate infrastructure and low return on investments and produce a need for public subsidies. (1995 Consolidated Plan)
- There is a need to continue to identify and remove disincentives to housing construction, retrofitting, and upgrades, such as fines, and code requirements, and replace them with incentives for construction, rehabilitation, code compliance, and rental of affordable and accessible housing.
- There is a need to continue to improve federal, state and local tax policies affecting land and other property, land use controls, zoning ordinances, building codes, code enforcement, fees and charges, growth limits and plans, and other policies that affect the return on residential investment. (December 1999 AI)
- The permitting and financing processes for affordable housing and revitalization projects need to be simplified. For example, due to existing state and federal requirements, there are needs to access multiple layers of financing vehicles or methods to finance a single affordable housing project.
- The City needs to reevaluate all types of special or conditional use permits requirements to determine if they are needed, (December 1999 AI) and to identify and develop resources for assisting with permit funding for low income families or affordable transitional, supportive or other housing projects.
- There is a need to continue to work to assist low income home owners, including those with disabilities, with understanding, acquiring and funding building permits for rehabilitation or accessibility upgrade projects. (December 1999 AI)
- There are some public housing units that cannot be fully occupied without

revitalization.

- There is a need to continue to help the community view the City as a resource rather than feel intimidated by its processes.

E. Fair Housing.

Fair housing means that all people regardless of race, color, religion, gender, disability, familial status, sexual orientation, source of income, or national origin have equal access to housing opportunities, and are protected from hate crimes (Ralph and Banes Acts). The City, through its policies, programs and practices, supports and promotes this objective and has certified that it will affirmatively further fair housing as a condition of receiving federal funds.

The City currently utilizes the services of the Fair Housing Council (FHC) to monitor and investigate housing complaints, and has used the Community Housing Leadership Board in the past. The City will continue to secure services from the FHC or another provider throughout the life of the Plan. Data and services provided by the State of California Department of Fair Employment and Housing (DFEH) are also used. The following data summarizes input from those sources, the AI, and those who participated in the Plan's outreach sessions and hearings. It also includes an assessment of fair housing needs.

- There is a need for the State Department of Fair Employment and Housing to provide a location in Fresno where housing complaints can be filed.
- The DFEH reported a total of forty-three (43) housing discrimination complaints for the period 1995-1998. Two (2) complaints involved legal action, one filed in 1996 and one filed in 1997. The FHC reported a total of eighty-seven (87) housing discrimination complaints filed during the one year period covered by July 1, 1997 through June 30, 1998. It is estimated that the two agencies recorded approximately one hundred and six (106) complaints for the period 1997 through September of 1998. (December 1999 AI)
- The DFEH reported that of the housing complaints filed from January 1995-September 1998, 23 related to evictions, 7 to harassment, 1 to withholding a loan, 6 for refusal to rent, 1 for a rent increase, 7 for unequal terms and 6 for unequal access to facilities. Of these, 9 were filed by Caucasians, 3 by Mexican Americans, 3 by Hispanics, 15 by African Americans, 3 by Asian Americans, 2 by Native Americans, 4 by other groups and 3 were unknown. One was related to age, 10 to familial status, two to mental disability, 8 to national origin or ancestry, 1 to Unruh civil rights, 6 to various physical disabilities, 18 to race or color, 1 to religion, 1 to retaliation, 3 to sexual harassment, 2 to sexual orientation, 2 to other sexual

allegations and 5 applied only in relation to another cause. (Please note that the number of bases for complaints may be greater than the total number of complaints filed during any period because each complaint may contain as many as four (4) bases.) (December 1999 AI)

- The FHC registered 93 complaints between July 1, 1998 and June 30, 1999. Of these, 28 were from African Americans, 13 from Caucasians, 14 from Hispanics, and 38 were not disclosed by the complainant. The bases of complaints were: 37 based on race, 5 on gender, 31 on familial status, 22 on national origin, 8 on physical disability, 4 on mental disability and 19 other. (Source: 1999 City Consolidated Annual Performance and Evaluation Report).
- Two fair housing lawsuits have been filed against the City since 1995: one was settled by consent decree; the other is in process. Another suit, which did not involve the City, was settled. (December 1999 AI)
- There is a need to continue to work to eliminate all covert and overt housing discrimination. (December 1999 AI)
- There is a continuing need to document, investigate and monitor registered complaints of housing discrimination including the implementation of programs for recognizing, monitoring and deterring discrimination even in its subtlest forms. (December 1999 AI)
- There is a need to prevent property owners from creating substandard housing conditions or engaging in illegal rental practices. Immigrants are more likely to be affected because they are often afraid to exercise rights that they have or don't understand their responsibilities.
- There is a need to monitor property owners to ensure that they are not taking unfair financial advantage of General Assistance payment or voucher programs.
- The City needs to strengthen rental housing programs. (December 1999 AI, 1995 Consolidated Plan)
- Nonprofit organizations who have assumed the role of public service providers and advocates for the needy, persons with disabilities, elderly, low-income, minority, homeless and other target groups need more financial and technical support. (December 1999 AI, 1995 Consolidated Plan)
- There is a need to increase public and private commitment to fair housing and affordable housing. (December 1999 AI)

- There is a need to reach more persons, including, the homeless, migrant farm workers, persons with disabilities, non English-speaking households, minorities and others, and educate them regarding their housing rights and responsibilities, and available support and education programs. Service providers have established services but the network needed to identify and coordinate service delivery is inadequate. (December 1999 AI)
- There is a need for more education regarding the causes of homelessness.
- There needs to be ongoing education regarding the specifics of transitional and supportive housing and its actual positive or negative impacts upon neighborhoods to foster support for needed housing projects and to dispel Not In My Backyard (NIMBY) myths. (December 1999 AI)

F. Lead-Based Paint.

Per the 1995 Consolidated Plan, the federal government banned the use of lead-based paints in residential construction in 1975. In 1991, a Congressional report disclosed that 90% of the houses constructed before 1940, 80% of those constructed between 1940 and 1959, and 62% of those constructed between 1960 and 1979 were likely to have lead in interior or exterior paint finishes. Lead-based paint in or on the exterior of homes and accessory buildings creates a potential health threat especially when painted surfaces are disturbed or deteriorating.

Flaking paint is especially hazardous to toddlers who may ingest or chew on the flakes or flaking/disturbed areas. High levels of lead in the bloodstream cause significant adverse and irreversible health impacts. These include loss of long term memory, lower IQ, reading and other learning disabilities, decreased attention spans, hyperactivity and aggressive or overly passive behaviors.

Potentially, 55% of all residential units in the City may have lead-based paint with an estimated 11,650 children age 5 and under occupying units constructed before 1950. As of July 1993, the Health Department had identified 39 children with blood levels above state thresholds. However, results of health studies undertaken by the Fresno County Child Health Disability Prevention Program in 1992, and the Community Health Department in 1993 indicated that most children with high levels of lead in their blood were new residents.

It was determined that most persons with high lead levels were Hispanic. The latter fact pointed to the possibility that lead levels could be caused by cultural practices rather than by lead-based paints. One possibility, for example, is the use of Mexican pottery with

lead-based glazes for storing water and other foods and as dinnerware. Some candy contains lead. Another problem is the use of cosmetics, powders or household products processed with, or containing, lead. The studies concluded that lead-based paint was not a widespread threat to households in the City. (December 1999 AI, 1995 Consolidated Plan)

The County Community Human Services System assists residents who discover lead-based paint problems with the identification of appropriate remediation strategies. That Department is pursuing an aggressive program to identify and remediate identified problems.

The City inspects for lead-based paint, asbestos and other safety hazards consistent with state law and City building ordinances. If a problem is identified, the City can work with the household or property owner to remediate the problem. The Fresno Rental Housing Association is working to educate property owners and property managers regarding lead poisoning and abatement issues, laws and regulations. The Community Resource Guide for Lead Poisoning Prevention in California (CRG) contains useful information regarding lead poisoning issues, prevention, identification, education, and remediation.

Lead-based paint issues and needs are summarized as follows:

- Seventy-two thousand (72,000) dwelling units may contain lead-based paint (1991 Congressional Report and 1990 Census).
- Twenty-six thousand six hundred thirty-five (26,635) low-income families and 11,650 children age five and under occupy these units (CRG and 1990 Census).
- Approximately, 3,506 children in Fresno County are estimated to have elevated lead levels (National Health and Nutritional Examination Survey).
- As of 12/31/99, 88% of lead burdened children were Hispanic, 2% Caucasian, 5% African American, and 5% Asian American (County Human Services Agency).
- Most identified cases of lead poisoning have been determined to have resulted from ingestion of lead from a source other than paint, or to have occurred before the affected individual moved to the Fresno area. (County Human Services Agency)
- There is a need to provide lead poisoning prevention and abatement education programs for apartment owners and managers, the Hispanic community, and parents through literacy and English as a Second Language classes.
- There is a need to work with Fresno County mental health officials and the

Housing Authority to develop a method to ensure that dwellings known to present unsafe lead conditions (flaking paint, disturbed surfaces, contaminated soils) for children cannot be occupied by children until the problem is abated.

G. Community Development Needs.

Older neighborhoods with the greatest amount of affordable housing stock also contain the greatest number of nuisance violations, blighted sections, abandoned businesses and substandard housing. There is often inadequate infrastructure (sidewalks, streets, sewer, drainage, parks, and other physical facilities). These problems act as deterrents to reinvestment in these neighborhoods by the private sector without subsidies from the public sector. Outdated land use plans, expensive or inefficient development processes, zoning ordinances that discourage housing innovation and affordable housing construction, and inflexible building codes can thwart any jurisdiction's efforts to meet housing and community development challenges.

Building codes are intended to protect the public health and safety. Proper implementation of fire, water and other regulations ensures that housing is safe and liveable over the long term. It is the City's responsibility to ensure that codes are implemented including regulations required by state and federal legislation while ensuring that housing programs are facilitated.

The City is requiring code conformance in new construction and working to improve code compliance during rehabilitation, code enforcement and modernization programs. The City has initiated a comprehensive, multi-year program to revitalize neighborhoods through infrastructure improvements, code enforcement and community sanitation, make communities safer, update land use plans and zoning ordinances, and stream line the development processes.

The following section summarizes conditions, needs, and areas where more improvement is needed. (Please note that several development and ordinance issues are included in Section III-D, Obstacles and Barriers to Fair Housing, rather than in this section.)

- There are a substantial number of neighborhoods in need of revitalization. (December 1999 AI)
- There is a need to provide more public facilities and infrastructure improvements in devitalized or blighted areas. (December 1999 AI)
- Low-income and minority households are often concentrated in older, more affordable neighborhoods often lacking sidewalks, accessibility features, curbs and gutters. More funds and programs need to be directed to neighborhoods double

penalized by poverty and lack of services. (December 1999 AI)

- Persons with vision impairments including poor night vision need road, building address and other signage with larger print or better color choice. Traffic signals need to be audible and timed to permit persons with disabilities to safely cross streets, hand-operated pedestrian signals need to be placed low enough for children and persons in wheelchairs, and all crossings need to be ramped.
- There is a need for more parks in older neighborhoods, utilization of joint park/flood control use options especially in neighborhoods developed prior to the creation of the Fresno Metropolitan Flood Control District, and joint park/school playground uses. There is a need to explore Quimby Act (state law permitting set asides of park acreage park funding for new residential development) opportunities.
- More drainage infrastructure needs to be completed in areas developed prior to creation of the Fresno Metropolitan Flood Control District.
- There is a need for more bus service during currently unserved times, more frequent service, and more convenient service. (December 1999 AI)
- The Handy-Ride transit system needs to be structured to ensure that users can (1) expect to reach destinations within a reasonable time frame, (2) not spend unreasonable lengths of time waiting for service and (3) use it for transportation to employment. (December 1999 AI, and working session input)
- Economic conditions in the Central Valley are not improving as quickly as other sections of the state and country. Thus, there is a significant need to increase the number and types of jobs that are available, and to provide more training and the transportation necessary to find and maintain employment. (December 1999 AI)
- Poverty is increased in low income areas because of devitalized businesses, lack of nearby employment, and insufficient public transportation. The focus of private sector driven housing and business development is on areas that are largely inaccessible to low income households because of housing costs or an inadequate transportation network. There is a need for more incentive programs, economic development and redevelopment projects and programs that attract jobs to areas where affordable housing is located. (December 1999 AI)
- Unemployment (11-14%) is much higher in Fresno than the rest of the state (3-6%) and nation. The State Employment Development Department reported, in January 2000, that 26,140 persons (13.6% of the labor force) who were actively seeking

- work could not find a job. There is a need to attract diverse economic and employment opportunities that provide a substantial number of jobs that (1) provide steady employment, (2) pay high enough wages to enable workers to secure and maintain safe, decent and affordable housing, or (3) provide career opportunities for diligent workers.
- There is a need to attract more industry.
- There is a need for more neighborhood commercial (drugstores, markets as examples) and other small businesses in the downtown area and older neighborhoods.
- There is a need to try more innovative programs, such as mixed uses within structures, and mixed income developments, and promote mixed income neighborhoods particularly in downtown and central neighborhoods.
- The three agencies (City, Housing Authority, RDA) that are best suited to provide housing and housing assistance need to develop an integrated, method for integrating plans and programs, and better, leveraging, integrating or pooling funds.
- There is a need for more on-the-job training and the provision of incentives to employers who provide such training. (December 1999 AI)
- Persons with disabilities are often placed in low paying jobs or jobs with little or no career opportunity. There is a need to develop better job placement and training opportunities for this group. There is a need to include more incentives for hiring persons with disabilities in programs funded by the City.
- A substantial amount of land located in low income neighborhoods is underutilized or occupied with substandard structures needing continued demolition efforts. (December 1999 AI)
- To continue to reduce blight and improve public health and safety, there is an ongoing need to augment code enforcement resources so that actions to remove abandoned, boarded up homes, unsafe structures, and remove significant nuisance violations, can be accomplished more rapidly. (December 1999 AI)
- In 1999, the Code Enforcement Division responded to approximately 2,600 housing code complaints related to health and safety issues involving both single family and multi-family residential units. Staff effort focused on the investigation and correction of all substandard conditions. During remediation actions, the City

needs to continue to advise property owners of funding resources available to upgrade homes and apartments to include accessible features. (December 1999 AI)

- Building codes and code enforcement rules need to be continually reviewed (December 1999 AI) for more flexibility particularly in terms of meeting the needs of neighborhoods with different cultural or socioeconomic perspectives and objectives.
- Permit processes and compliance with existing zoning and building Code regulations are reportedly discouraging people from repairing homes and building supportive housing, in areas where the City most desires these projects. Exceptions for staged property improvements or staged code compliance actions, grace periods, mixed use development, fully independent accessory dwellings/granny flats, multiple uses of schools, flood detention facilities, or other public buildings and facilities, and variances for horticulture and animal husbandry in certain areas, are expressed needs.
- There is a continued need to balance positive incentives with penalties when implementing code enforcement.
- Consistency continues to be important in explaining and applying City Ordinances.
- There is an underlying inability for the City to maximize the potential for zoning, building and safety codes to positively impact housing supply and programs due to outdated U. S. Census data, General Plan and General Plan Housing Element. (December 1999 AI)
- Although City programs have been extremely successful in reducing crime, there is a need to make neighborhoods safer by improving law enforcement programs. Community oriented and effective programs, such as POP/Care Fresno, need to be considered for more areas to decrease crime and promote community trust. (1999 AI, 1995 Consolidated Plan)
- There is a need for more positive education, recreation and other activities, and for community service requirements, for youth. (December 1999 AI, 1995 Consolidated Plan and 2000 consultations)

H. Coordination and Communication.

In 1989, a coalition of 41 agencies and nonprofits interested in the needs of the homeless and those threatened with homelessness identified the need for coordinated and computerized service delivery as critical to serving their client base. Since that time,

coordination has improved. In 2000, homeless service providers indicated that the existing network needs to be broadened and enhanced. The Fresno Continuum of Care is currently working on a project to, in part, address this need.

In 1997, the County of Fresno Human Services System reported that the siting of social services was a major constraint to the provision of a variety of health and human services programs including welfare, training, medical, housing, counseling and substance abuse. It was determined that most service centers are centralized and therefore difficult for service users to access. Clients who most needed services, such as large low-income families, those with children, the elderly and persons with disabilities often cannot afford cars and have difficulty using transit. Clients are also required to travel to different locations for each type of service. The County is currently establishing decentralized one-stop service centers. The first center of several centers opened in 1999. There is a need to improve communication among these service providers, the City, and others.

In 2000, during outreach and consultations for the Plan, individuals and organizations cited fragmentation of service delivery, inadequate communication among service providers, the community and clients, and lack of community involvement as significant deterrents to meeting housing and community development objectives. The need to involve more persons from all ethnic, minority and cultural groups in plan and program development and implementation was also reported.

There is a need to hear, reengage and empower discouraged individuals, nonprofits, groups and neighborhoods. Community leaders, nonprofits, City staff, and other organizations and agencies voiced the need to establish or reopen responsive and effective communication channels among community members, neighborhoods, service providers, public agencies and other groups who can positively impact housing and community development programs.

Data analyzed in the AI indicated that there was a need to encourage more ethnic participation in decision making, and to diversify the composition of appointed committees, boards and commissions that affect housing and community development decision making processes. A significant concern was the need to engage recent Asian American immigrants in efforts to address housing issues.

The following items summarize identified needs.

- There is insufficient participation of low-income and minority volunteers in housing planning, programs and decision making processes (December 1999 AI).
- Per the December 1999 AI, 65% of the City's 213 appointed decision makers (housing and community development) were Caucasian as compared to 49% of the

population as a whole; 16% were African American as compared to 8% of the total population, 19% were Hispanic compared to 30% of the total population; zero percent were Asian American as compared to 12% of the total population; and 0.5% were Native American compared to 0.3% of the total population.

- African Americans and Caucasians appear to be well represented in decision making groups. Asian Americans and Hispanics need to become more involved. (December 1999 AI)
- There is a perception that City staff needs to spend more time in neighborhoods communicating with residents, explaining programs and processes and engaging residents in the discussion and identification of needs and community driven solutions (consultations).
- Language, cultural barriers, inadequate funding and complicated government processes undermine housing programs. There is a need to continue to work to provide multilingual and culture sensitive housing programs and service delivery systems (December 1999 AI).
- Service providers report that they have developed education and other programs identified as critical to meeting housing needs, and are available to provide services. However, there is a need for a Countywide communication network among service providers and potential and existing clients so that services can be coordinated, publicized and delivered. Several one stop service shopping centers, placed where those who need services can access them, are needed. (2000 consultations)
- There is a need for the community to map the location of accessible housing so that those who need it can find it. (2000 consultations)

I. Funding Issues.

The City's housing and community development needs are enormous with no easy solution. Substantial progress toward the provision of suitable housing for all residents has been made since 1995. However, identified five year funding needs for general housing, non-housing community development, and anti-poverty housing related needs (See Table 9) approach 1.3 billion dollars. Available funding is averaging \$18-22 million per year. The latter figure includes federal, local and state funding resources. Home Investment Partnership Program (HOME), Emergency Shelter Grant (ESG) and CDBG funding averages \$11-13 million per year. Table 9 describes Plan needs, priorities, and cost estimates. The table was first published in 1995 based on public input and has been adjusted to reflect inflation and new data. See Section VI-A for an analysis of the

information contained in Table 9.

The City is utilizing local, state and federal resources to address funding needs. See Table 10 for a partial list of funding resources for sample program Year 2001. It is also providing financial support to a variety of private sector and nonprofit organizations who further fair housing goals, fill the service gap for the homeless, persons with disabilities, elderly and low-income and seek to engage the public and businesses in support of fair housing. Funding shortfalls threaten the City's ability to provide fair housing choices and fund enforcement activities.

The ultimate success of the Plan, and its annual action components stems from the City's ability to allocate its funds in ways that will maximize the impact on the city's neighborhoods and its low- and moderate-income residents. This not only implies the most efficient use of the monies but that the monies are "leveraged." Leveraging is a mechanism that allows monies to be matched or used as collateral to secure greater amounts of financing. Examples of leveraging by the City include the use of the City's 20% Redevelopment Housing Set-Aside (HSA) funds as a match for HOME Program funds, or the use of private donations to homeless service providers to match ESG Program funds. Another example of leveraging is the use of the City's home buyer's down payment assistance programs, assisting prospective buyers to qualify for home loans funded through private lenders.

In addition to leveraging, the efficient use of funds includes the establishment of valid and cost-effective programs which address the priorities established in the Consolidated Plan. Also, it includes recognition that there are agencies and organizations that may be better equipped than the City to implement certain programs in order to meet specific community needs.

The following funding needs have been identified:

- To augment CDBG, HOME and ESG grants, there is a need to obtain more types and more reliable public and private funding resources. There is a need to identify and take advantage of new funding resources when they become available. (December 1999 AI)
- There is a need to increase the value of existing resources through matching programs, increased efficiency, service provider coordination and communication, cooperative programs among the Housing Authority, City and Redevelopment Agency, more flexible infrastructure regulations in designated areas, and City or City/nonprofit/private sector applications for additional grant or funding resources for which City funds can be used as a match. (2000 consultations)

Table 9 - Funding Requirements for Plan Priority Needs

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low, None			Total Estimated Units/ Unmet Need		Total Estimated Dollars Needed
		0-30%	31-50%	51-80%			
Small	Cost Burden >30%	H	H	M	3,000		\$93,750,000
	Cost Burden >50%	H	H	H	4,000		\$125,000,000
	Physical Defects	H	H	M	180		\$3,375,000
	Overcrowded	M	M	M	100		\$2,500,000
Large	Cost Burden >30%	H	H	H	5,000		\$156,250,000
	Cost Burden >50%	H	H	H	9,000		\$281,250,000
	Physical Defects	H	H	M	180		\$3,375,000
	Overcrowded	H	H	H	500		\$12,500,000
Other Special Needs Groups	Supportive Housing	H	H	H	925		\$129,500,000
	Accessibility Upgrades	H	H	H	7,100		\$21,300,000
Elderly	Cost Burden >30%	H	H	M	1,000		\$31,250,000
	Cost Burden >50%	H	H	M	1,500		\$46,875,000
	Physical Defects	H	H	L	84		\$1,575,000
	Overcrowded	N	N	N	0		\$0
Renter							

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low, None			Estimated Units/ Unmet Need	Total Estimated Dollars Needed
		0-30%	31-50%	51-80%		
Owner						
	Cost Burden >30%	L	M	H	5,000	\$62,500,000
	Cost Burden >50%	L	L	M	500	\$6,250,000
	Physical Defects	H	H	H	444	\$13,875,000
	Overcrowded	M	M	H	100	\$625,000
TOTAL HOUSING NEEDS						\$991,750,000
PRIORITY HOMELESS NEEDS		Priority Need Level High, Medium, Low, None			Estimated Units/ Unmet Need	Total Estimated Dollars Needed
		Female	Individual	With Special Needs		
Outreach Assessment		H	H	H		\$625,000
Emergency Shelters		H	H	H		\$18,750,000
Transitional Shelters		H	H	H		\$12,500,000
Permanent Supportive Housing Included in Housing Needs (see above)		M	H	H		
Permanent Housing Included in Housing Needs (see above)		H	M	M		
Counseling, Other Support		H	H	H		\$500,000
TOTAL HOMELESS NEEDS						\$32,375,000
TOTAL HOUSING NEEDS						\$1,024,125,000

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, None	Total Estimated Dollars Needed
PUBLIC FACILITY NEEDS		
Senior Centers	H	\$10,000,000
Youth Centers	H	\$18,000,000
Neighborhood Facilities	H	\$20,000,000
Child Care Centers	M	\$1,000,000
Park and Recreation Facilities (includes \$7 million for removal of architectural barriers - restrooms, kitchens, meeting rooms, gates, walkways)	H	\$27,000,000
Health Facilities	L	\$625,000
Parking Facilities	L	\$125,000
Other Public Facilities	L	\$125,000
TOTAL PUBLIC FACILITY NEEDS		\$76,875,000
INFRASTRUCTURE IMPROVEMENT NEEDS		
Solid Waste Disposal Improvements	L	\$5,000
Flood Drain Improvements	M	\$51,100,000
Water Improvements	L	\$192,000
Street Improvements	H	\$50,000,000
Sidewalk Improvements Including Ramps for Accessibility	H	\$22,000,000
Sewer Improvements	M	\$10,000,000
Asbestos Removal	H	\$625,000

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, None	Total Estimated Dollars Needed	
Other Infrastructure Improvement Needs	H	\$20,000,000	
TOTAL INFRASTRUCTURE IMPROVEMENTS NEEDS		\$153,922,000	
PUBLIC SERVICE NEEDS			
Senior Services	H	\$600,000	
Services For Persons With Disabilities	H	\$600,000	
Youth Services	H	\$937,500	
Transportation Services	M	\$2,261,800	
Substance Abuse Services	H	\$937,500	
Employment Training	H	\$625,000	
Crime Prevention & Education	H	\$9,375,000	
Fair Housing Counseling/Education	H	\$520,000	
Tenant/property owner Counseling	H	\$300,000	
Child Care Services	M	\$600,000	
Health Services	M	\$40,000	
Other Public Service Needs	H	\$312,500	
TOTAL PUBLIC SERVICE NEEDS		\$17,109,300	
HISTORIC PRESERVATION NEEDS			
Residential Historic Preservation Needs	H	\$1,250,000	
Non Residential Historic Preservation Needs	M	\$1,250,000	
TOTAL HISTORIC PRESERVATION NEEDS		\$2,500,000	
ECONOMIC DEVELOPMENT NEEDS			

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, None	Total Estimated Dollars Needed	
Commercial-Industrial Rehabilitation	H	\$750,000	
Commercial-Industrial Infrastructure	M	\$500,000	
Other Commercial-Industrial Improvements	M	\$100,000	
Micro-Business	M	\$500,000	
Other Businesses	N	\$0	
Technical Assistance	L	\$50,000	
Other Economic Development Needs	H	\$200,000	
TOTAL ECONOMIC DEVELOPMENT NEEDS		\$2,100,000	
OTHER COMMUNITY DEVELOPMENT NEEDS			
Energy Efficiency Programs	L	\$62,500	
Lead Based Paints/Hazards (partial through Code Enforcement)	H	\$1,500,000	
Code Enforcement (CE)	H	\$16,250,000	
Planning	H	\$1,250,000	
TOTAL OTHER COMMUNITY DEVELOPMENT NEEDS		\$19,062,500	
TOTAL ESTIMATED COMMUNITY DEVELOPMENT NEEDS		\$271,568,800	
TOTAL ESTIMATED HOUSING NEEDS		\$1,024,125,000	
TOTAL ESTIMATED HOUSING AND COMMUNITY DEVELOPMENT NEEDS		\$1,295,693,800	

Table 10 - Program Year 2001 Funding Resources (Partial)

<u>RESOURCES AVAILABLE TO THE CITY IN HUD PROGRAM YEAR 2001</u>		
<u>PROGRAM</u>	<u>AMOUNT</u>	<u>COMMENTS</u>
<u>CONSOLIDATED PLAN</u>		
<u>FUNDING SOURCE</u>		
Community Development Block Grant (CDBG)	\$8,243,000	New CDBG funding to support several housing and community development programs in addition to HOME, ESG and Tax Increment sources.
Home Investment Partnership Act (HOME)	\$3,524,000	New HOME funding to support programs in addition to CDBG and Tax Increment.
Emergency Shelter Grant (ESG)	\$293,000	New ESG funding used in addition to CDBG for homeless services activities.
Rental Rehabilitation Program (RRP)	\$400,000	RRP Revolving funds anticipated to be expended in prior year but were not; hence became available.
<u>OTHER FUNDING</u>		
<u>SOURCE</u>		
20% Housing Set-Aside (HSA)	\$2,800,000	Funding used alone or with CDBG and HOME funds.
Leveraged Funds	\$42,000,000	Funding used as a match, owner's contribution or private lenders for projects funded with CDBG, Tax Increment, ESG, and HOME funds.